

# Balance Due Returns (amount owed on return)

(See Form 1040, 1040A, or 1040EZ Instructions for additional information)

## General Information

- Taxpayers do not have to pay if balance due is less than \$1.
- Payment in full is due by the April filing due date, to avoid interest and penalties.
- Taxpayer should file his or her return by the April filing due date, to avoid a failure-to-file penalty.
- There are separate penalties for filing late and paying late. The late filing penalty is higher.
- Advise taxpayers to file the return on time, even if they cannot pay the full amount owed. They should pay as much as they can with the return to reduce penalties and interest.

## Payment Methods

### 1. Check or money order payments

- Do not attach the payment to the return.
- Make check or money order **payable to "United States Treasury."**
- On checks, write "2011 Form 1040" in the memo or "For" section.
- Write name, address, daytime phone number, and SSN/ITIN on the payment.
- If filing a joint return, enter the SSN/ITIN shown first on the return.
- Submit the payment with a properly completed Form 1040V, *Payment Voucher*.
- No cash payments

### 2. Credit card payments

- American Express, Discover, Mastercard, or Visa cards are accepted.
- A convenience fee will be charged by the service providers:

Official Payments Corporation  
1-888-UPAY-TAX™ (1-888-872-9829)  
1-877-754-4413 (Customer Service)  
[www.officialpayments.com/fed](http://www.officialpayments.com/fed)

Link2Gov Corporation  
1-888-PAY-1040™ (1-888-729-1040)  
1-888-658-5465 (Customer Service)  
[www.PAY1040.com](http://www.PAY1040.com)

RBS WorldPay, Inc.

1-888-9-PAY-TAX™ (1-888-972-9829)

1-877-517-4881 (Customer Service)

[www.payUSAtax.com](http://www.payUSAtax.com)

- Visit [IRS.gov](http://IRS.gov) or call service provider for details.

### 3. Electronic Funds Withdrawal

E-filing allows taxpayers to file their return early and schedule their payment for withdrawal from their **checking** or **savings** account on a future date up to the **April filing due date**. (See Tab 6, **Other Taxes and Payments** in the Volunteer Resource Guide for details.)

### 4. EFTPS (Electronic Federal Tax Payment System)

Taxpayers can use EFTPS to pay their federal taxes, but they must **enroll** first. EFTPS is a fast, easy, convenient and secure service provided free by the Department of Treasury. For more information you can visit [IRS.gov](http://IRS.gov). Click on the e-file logo and look for "Electronic Payment Options" and the EFTPS logo. To enroll, visit [EFTPS.gov](http://EFTPS.gov) or call EFTPS Customer Service at 1-800-316-6541 (for individual payments). TTY/TDD help is available by calling 1-800-733-4829.

## What if the taxpayer cannot pay?

- The taxpayer can request a **Full Pay Within 60 or 120 day Agreement**. There is no user fee, but penalty and interest are charged for any amount paid after the April filing due date.
- The taxpayer may ask to make monthly installment payments by completing Form 9465, **Installment Agreement Request**. Penalty and interest are charged on any amount paid after the April filing due date. A fee is charged if the request for an installment agreement is granted. Form 9465 can be e-filed with the tax return. For more information taxpayers can go online to the IRS website at [www.irs.gov](http://www.irs.gov) for the Online Payment Agreement (OPA), Enter keyword search: OPA.

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- The taxpayer can request an extension of time to pay if paying the tax by the due date will be an undue hardship. For details see Form 1127.

### How can a taxpayer avoid a balance due in the future?

- If the taxpayer did not have enough withheld from his/her paycheck or pension income and there is amount owed on the current return:
  - Advise the taxpayer to review Publication 919, How Do I Adjust My Tax Withholding? or on the internet the taxpayer can access the Withholding Calculator at IRS.gov.
  - On the **Form W-4/Form W-4P**, the taxpayer can reduce the number of allowances or request an additional amount to be withheld.

- Advise the taxpayer to submit a revised **Form W-4** to the employer. For pension income taxpayers should submit a revised **Form W-4P** to the pension payer.

- If the taxpayer had income that was not subject to withholding (such as self-employment, interest income, dividend income, or capital gain income):
  - Explain estimated taxes to the taxpayer. If possible, download Form 1040-ES, Estimated Tax for Individuals, and provide assistance in completing the form.
  - Advise the taxpayer to review Publication 505, Tax Withholding and Estimated Tax.

Forms or Publications can be obtained from [www.irs.gov](http://www.irs.gov) or by calling the IRS at 1-800-829-3676.

## Distributing Copies of Returns

### Taxpayer

- Form 1040 with all forms/schedules including signed Form 8879 and Form 8453 if applicable
- Form 8332, if applicable
- Original Power of Attorney, if applicable
- State forms/schedules, as applicable
- All other taxpayer documents including Form(s) W-2 and Form(s) 1099

**Important Note:** Tax packages are no longer being mailed out to individuals by IRS. Forms and publications may be accessed via the Internet at [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

### Mail the following to:

IRS Processing Center (for e-filed return—after acknowledgement received)

- Form 8453, if applicable, along with the following:
  - Copy of Form 8332, if applicable
  - Copy of Power of Attorney, if applicable
  - Any other required attachments